



Order Filed on October 19, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:
CARL POWELL
MICHELLE FINNEY-POWELL,
DEBTORS

Case No.: 18-28018
Chapter: 13
Judge: VFP

**ORDER RESPECTING REQUEST FOR EXTENSION
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

DATED: October 19, 2020



Honorable Vincent F. Papalia
United States Bankruptcy Judge

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on 7/20/20:

Property: 717 Watchung Avenue, Plainfield, NJ

Creditor: Bank of America

and a Request for

☒ Extension of the Loss Mitigation Period having been filed by DEBTORS, and for good cause shown,

☐ Early Termination of the Loss Mitigation Period having been filed by _____, and for good cause shown,

It is hereby ORDERED that,

☒ The Loss Mitigation Period is extended up to and including 1/9/2021.

☐ The Loss Mitigation Period is terminated, effective _____.

And it is further ORDERED that,

If this case is dismissed during the loss mitigation period, loss mitigation is terminated effective on the date of the order of dismissal.

In re:
Carl A Powell, Sr
Michelle A. Finney-Powell
Debtor(s)

Case No. 18-28018-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 2

Date Rcvd: Oct 19, 2020

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Carl A Powell, Sr, Michelle A. Finney-Powell, 717 Watchung Avenue, Plainfield, NJ 07060-2696

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
jdb	*+	Michelle A. Finney-Powell, 717 Watchung Avenue, Plainfield, NJ 07060-2696

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon successor trustee to JPMorgan JPM Chase Bank, N.A., as Trustee, on behalf of the registered holders of Structured Asset Mortgage Investments II Trust 2005-AR7, Mortgage Pa dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Herbert B. Raymond	on behalf of Debtor Carl A Powell Sr herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Herbert B. Raymond	on behalf of Joint Debtor Michelle A. Finney-Powell herbertraymond@gmail.com

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User: admin

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Total Noticed: 1

raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.ra
ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com

Jill Manzo

on behalf of Creditor FAY SERVICING LLC, as servicer for U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BANK
NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE bankruptcy@feinsuch.com

John R. Morton, Jr.

on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com

Kevin Gordon McDonald

on behalf of Creditor U.S. ROF III LEGAL TITLE TRUST 2015-1 BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL
TITLE TRUSTEE kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Kevin Gordon McDonald

on behalf of Creditor The Bank of New York Mellon successor trustee to JPMorgan JPM Chase Bank, N.A., as Trustee, on behalf
of the registered holders of Structured Asset Mortgage Investments II Trust 2005-AR7, Mortgage Pa
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Laura M. Egerman

on behalf of Creditor U.S. ROF III LEGAL TITLE TRUST 2015-1 BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL
TITLE TRUSTEE bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10